Electronic Acknowledgement Receipt					
EFS ID:	2513770				
Application Number:	10046945				
International Application Number:					
Confirmation Number:	5045				
Title of Invention:	Automated loan risk assessment system and method				
First Named Inventor/Applicant Name:	Steven C. Halper				
Customer Number:	27614				
Filer:	Mark E. Nikolsky/Janelle Fava				
Filer Authorized By:	Mark E. Nikolsky				
Attorney Docket Number:	97171-00006				
Receipt Date:	27-NOV-2007				
Filing Date:	14-JAN-2002				
Time Stamp:	15:55:27				
Application Type:	Utility under 35 USC 111(a)				

Payment information:

Submitted with Payment	yes
Payment Type	Deposit Account
Payment was successfully received in RAM	\$120
RAM confirmation Number	1180
Deposit Account	503571
Authorized User	

The Director of the USPTO is hereby authorized to charge indicated fees and credit any overpayment as follows:

Charge any Additional Fees required under 37 C.F.R. Section 1.16 (National application filing, search, and examination fees)

Charge any Additional Fees required under 37 C.F.R. Section 1.17 (Patent application and reexamination processing fees)

Charge any Additional Fees required under 37 C.F.R. Section 1.19 (Document supply fees)

Charge any Additional Fees required under 37 C.F.R. Section 1.20 (Post Issuance fees)

Charge any Additional Fees required under 37 C.F.R. Section 1.21 (Miscellaneous fees and charges)

File Listing:

Miscellaneous incoming Letter Transmittal.pdf 33297 10 10 10 10 10 10 10 1	Document Number	Document Description	File Name	File Size(Bytes) /Message Digest	Multi Part /.zip	Pages (if appl.)
Warrings: Information: 2 Extension of Time EOT,pdf 36689 (a)	1	Miscellaneous Incoming Letter	Transmittal.pdf	33297	no	1
Page						
Part						
	Information:					
Warrings: Information: 3 Amendment - After Non-Final Rejection Response.pdf 4769398 / 416415312601946426166666666767 no 18 Warrings: Information: Information Disclosure Statement (IDS) Filed IDS.pdf 151036 / 5004665504666667674 no 4 Warrings: This is not an USPTO supplied IDS fillable form Ref1.pdf 405143 / 500466550466666666666666666666666666666	2	Extension of Time	EOT.pdf	36689	no	1
Note						
Amendment - After Non-Final Rejection Response.pdf 476939 18 18 18 18 18 18 18 1	Warnings:					
No. No.	Information:					
Neglection Attention At	3	Amendment - After Non-Final	Response pdf	476939	no	18
Information: 4 Information Disclosure Statement (IDS,pdf) 151036 (500036653326dsias020464804009993744) no 4 Warnings: Information: This is not an USPTO supplied IDS fillable form Ref1.pdf 405143 (1200066a1621 tax361bb) (1400066a1621 tax361b		Rejection	- Teopenso.pui			
4 Information Disclosure Statement (IDS) Filed IDS.pdf 151036 / ***********************************						
4 Information Disclosure Statement (IDS) Filed IDS.pdf	Information:	:				
Marnings:	4		IDS ndf	151036	no	4
Information: This is not an USPTO supplied IDS fillable form 5 NPL Documents Ref1.pdf 405143 / 1320000that612 acd51bb no 14 Warnings: Information: 6 NPL Documents Ref2.pdf 147840 / de6022b7/de736457cbc2aceede9050dd / Od79595td no 6 Warnings: Information: 7 NPL Documents Ref3.pdf 192281 / bcd902b674446764442168 / 10502b66 no 9 Warnings:	7		iD3.pdi			
This is not an USPTO supplied IDS fillable form 5	Warnings:					
5 NPL Documents Ref1.pdf 405143 132cb1e1fa1e132000bba8f21ac361bb no 14 Warnings: Information: 6 NPL Documents Ref2.pdf 147840 466022b7d46736457cb2a2ceod985d4 0d78561d no 6 Warnings: Information: 7 NPL Documents Ref3.pdf 192281 8cd930bba79ea25687844d7641442168 13552096 no 9 Warnings:	Information:	:				
NPL Documents	This is not an	USPTO supplied IDS fillable form				
132ch1e1fa1e132000bba6f21a26f1bb ebdd6156	5	NPL Documents	Ref1.pdf	405143	no	14
Information:						
6 NPL Documents Ref2.pdf 147840 no 6 Warnings: Information: 7 NPL Documents Ref3.pdf 192281 no 9 8cr930bba79ea25867844d764f442168 13552b66 no 9 Warnings:	Warnings:					
6 NPL Documents Ref2.pdf de6022b7d48736457cb2a2cecd955d4 dd799561d no 6 Warnings: Information: 7 NPL Documents Ref3.pdf 192281 / 2012 / 2	Information:	:				
Marnings:	6	NPL Documents	Ref2.pdf	147840	no	6
Information:				de6022b7d48736457cb2a2cecd955d4 0d7f9561d		
7 NPL Documents Ref3.pdf	Warnings:					
7 NPL Documents Ref3.pdf no 9 Warnings:	Information:					
Warnings:	7	NPL Documents	Ref3.pdf	192281	no	9
				8cf930bba79ea25887844d764f442168 13552b66		
Information:	Warnings:					
	Information:					

8	NPL Documents	D = \$4 = d\$	369987	no	16	
o NPL Documents	Ref4.pdf	e3b6cd296ac57a3af53c3e8e288146de 4ebc5186	no			
Warnings:						
Information:						
9 Fee Wor	Fee Worksheet (PTO-06)	fee-info.pdf	8149	no	2	
9 Tee Worksheet (1 10-00)	lee illie.pai	3cc9c0a7eecc10bdb711ba04c86ec854 aaa16d48				
Warnings:						
Information						
		Total Files Size (in bytes):	1821361			

This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.

New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.